



COBRA EAS™

Employer

Turn the complicated, cumbersome job of COBRA administration into an *ordinary* task

In widespread use for over 20 years, COBRA EAS includes all of the flexibility and functionality to fully automate both state and federal COBRA compliance requirements. The COBRA law is built-in to this very intuitive software so you don't need to be an expert on COBRA or the law to do COBRA right.

Easy To Learn And Use

You can get started fast with extensive on-line help, the illustrated, step by step User Reference Guide and system wizards that guide you through each process.

An optional Extended Support Agreement is available that provides unlimited phone support, updates without charge and newsletters to keep you up to date on best practice requirements. You also get access to our web Customer Only area which includes practice tips, self training lessons and more.

Complete System

COBRA EAS is complete in all aspects of administration. Modules that others charge extra for, such as duplex printing, import/export, letter editor, electronic document archiving and state continuation requirements are all included in the base application.

Quality Software - Exceptional Support

From the first day our commitment has been to develop the highest quality applications - then back them with the best support possible. Built from years of experience, our systems are installed in all 50 states and several US Territories. Our users range from small administrators and employers to the largest Fortune 100. We are most pleased that many of the nation's most respected and largest benefit law and consulting firms have selected our systems for their own employee plans.

Integrated

All applications in the Employer Administration Suite can be use alone or fully integrated with each other. From New Hire to Retiree - enter or import data in one product, use it in any other.

Features Summary

COBRA EAS delivers what others promise. If you used it alongside other systems for a few months you would find that all of the features lacking in the other systems are already in COBRA EAS - Features Like:

- Automatic event sequencing, letting you put the same person on COBRA multiple times - a common occurrence.
- The ability to handle coverages that start and end at different times. For example, a health plan that ends last day worked and a dental plan that ends on the last day of the month.
- Automatic logging of all system activity to provide a legal audit trail in the even your actions are ever challenged.
- Automatic handling of all payments, including NSF checks, advance, partial and refunds.
- Full accounting functions create a specific bill for a specific coverage and period. Payments are applied to a specific bill.
- Easy error correction is built-in. Some systems only let you make a correction to an entry or import error by deleting and rebuilding an entire record.
- HIPAA "best practice" security features are already in the system.
- Use Coupon, Monthly, All At Once or None as the type of billing. Extensive custom coupon editor is included - even use pre printed or pre perped paper.
- Create any number of Date, Character, Number or Logical User Defined fields to hold and use any type of special data.
- Complete letter editing functions let you customize letters, embed fields from data, add logos and even use "if" statements to include special text for certain circumstances.

See the subsequent pages for the details on how COBRA EAS can deliver for you.





Let's Look At The Details

Learning COBRA EAS

COBRA EAS is easy to learn and use - that's especially important for critical task software in a world where needs and people change frequently, but consistent performance is required. Below are a few of the features that will help get you started fast.

Frequent functions, like adding people and payments can be accessed by just clicking on a tool button.

Most information is displayed right in the browse window. When you want more just click on a tab.

Click on the HELP Menu selection for a complete description of every item on the window.

Field specific Help is available on all entry windows by clicking on the ? button at the top of each form.

The system comes with an illustrated Quick Start Guide that provides step by step instructions to complete all major system functions.

More detailed information is provided in the User Reference Guide.

The image displays three overlapping screenshots of the COBRA EAS software interface. The top screenshot shows the 'Participants' window with a table of participants and a detailed view for ID# 123-45-6789. The middle screenshot shows the 'Employer COBRA EAS' window with a 'Help Topics' menu. The bottom screenshot shows the 'Enter New Participant' help window with instructions and a 'New Participant' form.

ID#	Name (Last-First)	Status
123-45-6789	Brown, Roger R	Enrolled - 04/18/2007
222-33-4444	Smith, David D	Notification Pending
222-33-4444-01	Smith, Julie J	Notification Pending
222-33-4444-02	Smith, David D	Notification Pending
222-33-4444-03	Smith, Karen K	Notification Pending
541-22-3344	Zastrow, John J	Notified - 04/20/2007

Participant Details (ID# 123-45-6789):
 Enrolled: 04/18/2007
 Qualification Code: TE Termination of Employment (COBRA)
 Employee#:
 Last Name: Brown First: Roger M.I.: R
 Address: 444 Oak Tree Lane
 Apt/Suite: Phone: 715 233 4433
 City, ST, Zip: West Allis WI 54476-9876
 Birth Date: 01/24/1978 Age: 29.229
 Gender: Male Female
 Marital Status: Single
 Qualification: 07/02/2006
 Notification: 04/18/2007
 Election: 04/20/2007
 Election Recvd: 04/18/2007

Enter New Participant Help:
 ACCESS
 To enter new participants click on the Tool Button.
 or
 Menu Bar Click on File
 Pull Down Click on Participants
 Add, delete or edit participants by clicking on the appropriate tool button.
 After clicking on the button, the New Participant entry window will display.
 ID# Enter the participant's Social Security number. No need to format with a dash between numbers.
 When you tab to the next field, the system will automatically format the number.
 Note: The system assumes that you will enter the qualified person first, then the spouse and then children. It defaults a 00 suffix to the first person entered, 01 to the second, 02 to the next, etc.
 Notify/Enroll When the Entry Status field in Setup is set to choice, you will need to select a radio button. Generally, COBRA participants will be entered for notification.
 Qual Code Enter the 2-character Qualification Code or click on the browse to select it. When you tab past the field, the code description automatically displays.
 NOTE: See the beginning of this section for special information for codes FL and ME.
 Last Name, First Name Enter the participant's name and middle initial (optional).
 Note: There is a special LDF that can be created to extend the size of the Last Name field.
 Address Apt/Suite Enter the participant's address, city, state, zip, and suite if you want it to print as part of the address.

The system is pre-configured when shipped - just add your company, plans and COBRA participants

A Add Your Company

Complete the Company Information entry form and click the OK button.

B Add Your Plans

Next, add your insurance companies and rates.

C Add Participants

Setup is complete - ready for COBRA eligible people to be imported or entered.

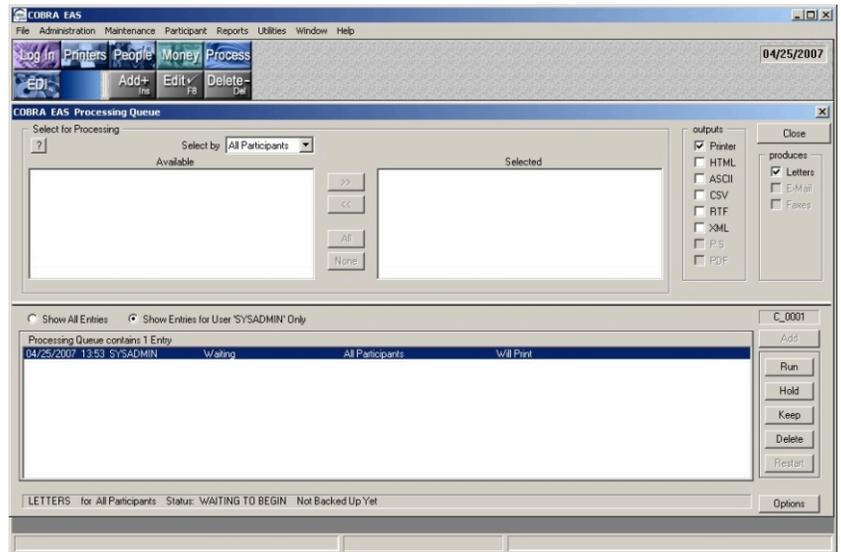
Automatic Processing

The COBRA EAS process is the heart of the system. When you run the process, it evaluates all of the data in your files, looking for any notices and letters that need to be output. For example, newly entered people would have a Notification/Election letter produced, a person who did not pay by the due date would get a Grace Period Notice, a person nearing the end of COBRA eligibility would get a Notice Of Conversion Rights, etc.

The process fully automates all COBRA activity. All you need to do is enter new participants, post payments and run the process on some regularly scheduled basis.

Occasionally, you may need to output some letter or notice for just one person - you can run the process just for that person or your entire population.

Depending upon the participant status, the process automatically outputs the Notices and Letters shown below:

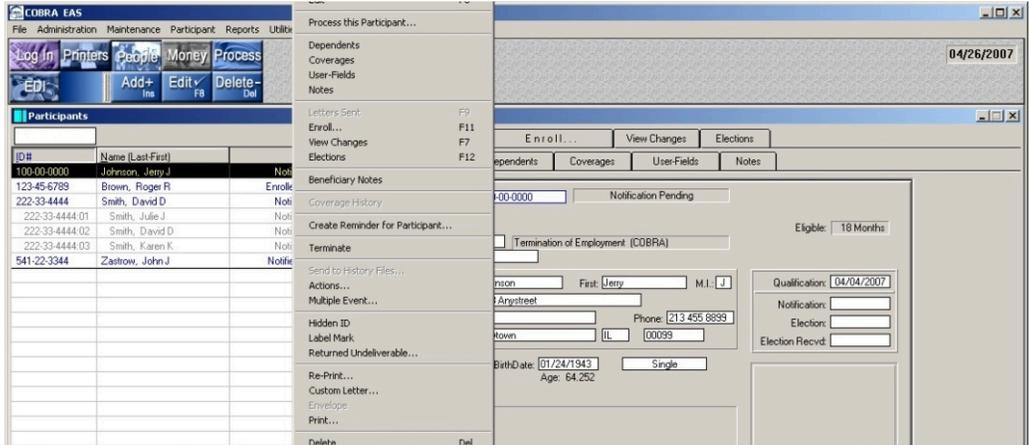


Notice, Letter or Form	Number	Purpose
Open Enrollment Notice	1000	Advise participants of an open enrollment. Add any special instructions or explanations.
Request For Missing Information	1001	Request to participant for missing information.
Certificate Of Creditable Period Of Coverage	1008	Certificate For Pre COBRA coverage period.
Special CA HIPP Notice	1009	Required CA notice for subsidized premium payment under certain conditions.
Medicare Part D - Creditable Coverage	2021	Medicare Part D notice for creditable drug coverage.
Medicare Part D - Non Creditable Coverage	2022	Medicare Part D notice for non creditable drug coverage.
Continuation Fact Sheet	1100	Explanation of premiums for coupon billing.
New Spouse Initial COBRA Notice	1101	Notice Of COBRA Rights when single participant marital status changes to married.
Notification/Election Trade Adj Assistance	111A	Notification/Election Form for Trade Adjustment Assistance.qualified person
Notification/Election Notice For Dependent	111D	Notification/Election Form for a dependent event.
Notification/Election Notice For Employee	111E	Notification/Election Form for employee event.
Notification/Election Medicare Before COBRA	111M	Notification/Election Form when Medicare coverage precedes COBRA event.
Notification/Election Deceased Employee	111N	Notification/Election Form when event is death of the employee.
Notification/Election Spouse Event	111S	Notification/Election Form when event is divorce or other spouse event.
Notification/Election Medicare Entitlement	111T	Notification/Election Form when employee becomes entitled to Medicare.
Notification/Election USERRA	111U	Notification/Election Form for USERRA event.
Reinstatement	1120	Reinstate Notice to carrier or other selected entities when coverage elected.
Maximum Dependent Age Notice	1140	Notice when dependent reaches maximum policy age limit.
Subsequent Event Confirmation Letter	1150	Confirm letter for a subsequent event.
Certificate Of Creditable Coverage	1170	Outputs at loss of coverage or on demand.
HIPAA Alternative Coverage Form	1172	HIPAA Alternative Form when used in place of certificate of creditable coverage.
Adjustment or Manual Billing	1205	Special Adjustment or Manul billing.
Initial Billing	1210	Initial COBRA Billing..
Monthly Billing	1220	Outputs when monthly billing is selected as type of billing.
Coupon Billing	1230	Standard Coupon Billing.
All At Once Billing	1240	Single letter bill with all premium due dates and amounts output when All At Once Billing selected..
Credit Notice	1250	Notice of credit amount to participant.
Payment Refund Letter	1252	Output showing reason when payment needs to be refunded.
Election Period Expiration Notice	1310	Notice of expiration of election period.
One Coverage Election Expiration Notice	1315	Outputs when election period for one of the notified coverages expires but other coverage still eligible.
Non Pay Termination Letter	1320	Output when automatic termination occurs for non payment of premium.
End Of COBRA eligibility letter	1328	Output pre set number of days prior to end of COBRA eligibility.
Voluntary Coverage Termination Letter	1330	Output when participant voluntarily terminates coverage.
Carrier/Client Coverage Term Notice	1340	Outputs to carrier, client, divison or all when coverage terminates.
Dependent Term Notice	1350	Output to advise no longer eligible dependent that coverage will terminate.
End Of Eligibility with CA Notice	1380	Advise of end of COBRA eligibility with CA continuation notice when address is CA.
NSF Check Notice	1410	Advise participant that a check was NSF.
Grace Period Nnotice	1420	Grace period notice when due premium not received..
Partial Payment Courtesy Notice	1430	Output when partial payment posted for any coverage.
Partial Payment Extension Notice	1440	Required notice when partial payment meets insignificant amount criteria.
Denial Of Coverage Letter	1450	Required notice advising participant why COBRA coverage cannot be provided.
Notice Of Change To Qualification Date	1510	Advise participant when change to original qualification date is entered.
Qualification Code Change Notice	1515	Advise participant when a change of qualification code is completed.
Rate Change Notice	1530	Advise participant of change in rate.
Coverage Change Notice	1570	Confirm coverage change to participant.
Inquiry Response Notice	1910	Summary of all actions to answer participant inquiry about coverage, dependents, payments, status.
Participant Payment History	1920	List of all bills and payments for a participant inquiry.
Applicant Non Response File Info	1980	File copy of all participant activity from entry through termination or no election.

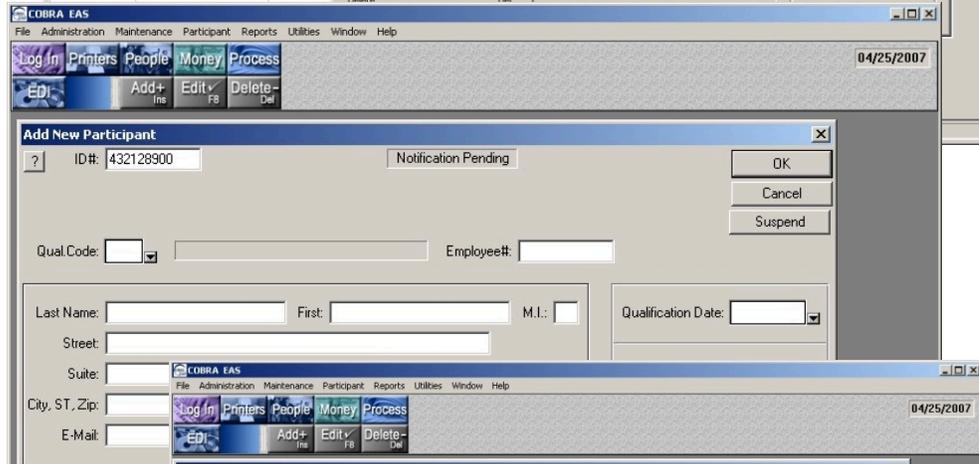
In addition, the system includes another 36 letters and notices designed to handle the Family Medical Leave Act.

Features That Simplify Data Entry And Responding To Participant Inquiries...

Right button menus give you quick access to all program functions.



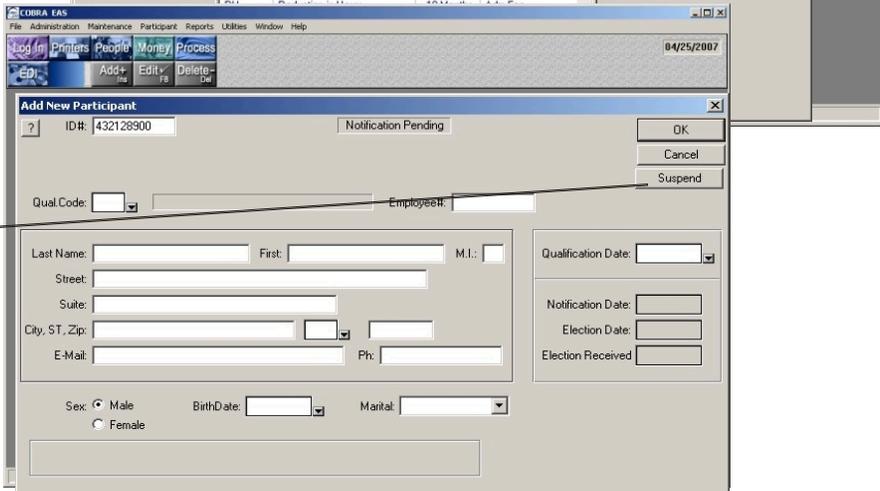
Enter data in fields like SSN & dates without format characters. The system will automatically format.



Use the small arrow beside fields to simply point & click to complete fields.



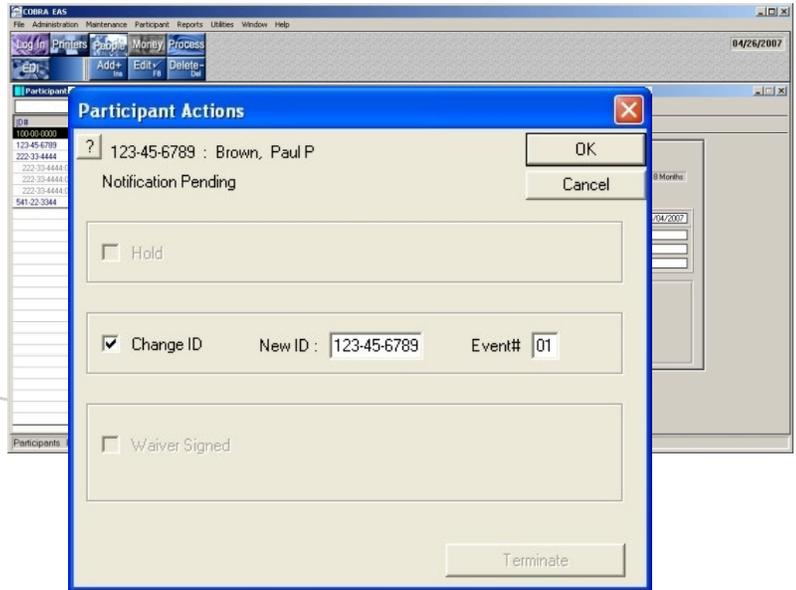
Suppose that you get a phone call while entering new data. Just click the Suspend button to retain the currently entered data while you look up the data needed to answer the question. Then click Resume to return to the new record to continue.



COBRA EAS includes hundreds of features that you won't really appreciate until you need to use them - features like:

Event Sequencing People often experience more than 1 COBRA event. Exp: Layoff, recall then another layoff. The system automatically sequences each event, allowing you to maintain multiple records for the same person.

Change An ID Suppose that you add a person with an incorrect ID - then later need to change it to the correct one. The system lets you make the change in an orderly way, correcting all of the persons files. The only way to make this kind of correction in some of our competitors products is to delete the entire record - then rebuild it.



Separate Elections Each family member can make a separate coverage election - COBRA EAS lets you assign coverage to each person, putting the premium on one billing and correctly reporting eligibility.

Subsequent Events A secondary event could extend coverage to 36 months, less any time prior to the event. The system automatically tracks and assigns the correct time period of remaining coverage.

Billing For Multiple Rate Periods Often, you will need to produce billings for periods that span multiple rate periods. For example, when you need to produce the next years coupons with a rate change starting with the 3rd coupon. The system automatically produces correct billings for both retro-active and prospective periods, even when multiple rate amounts apply.

Reprint Notification Letters or Payment Coupons. Just point to the person, then choose Reprint from the menu to generate an exact reprint of the Notification/Election Letter or billing coupons for any from and to selected time period.

Starting Coverage What about clients who have a Health Plan with coverage extending to the last day worked and a Dental Plan that ends the last day of the month? COBRA EAS allows you to set a different start date for each coverage.

Write Date Activated Reminders Automatically remind yourself to check or complete actions for both clients and people by writing memos that will automatically display on the future date you set.

Recurring Letters Suppose a client wants you to periodically check the continued full time student status of any student dependents on COBRA.

Create a custom letter then set the interval at which it should automatically output.

HIPAA Security HIPAA requires you to implement very specific security features to safeguard the protected healthcare information in your system. Features that are already in COBRA EAS.

Standards for passwords and log in actions.

Adverse event logging.

Tracking of all user activity.

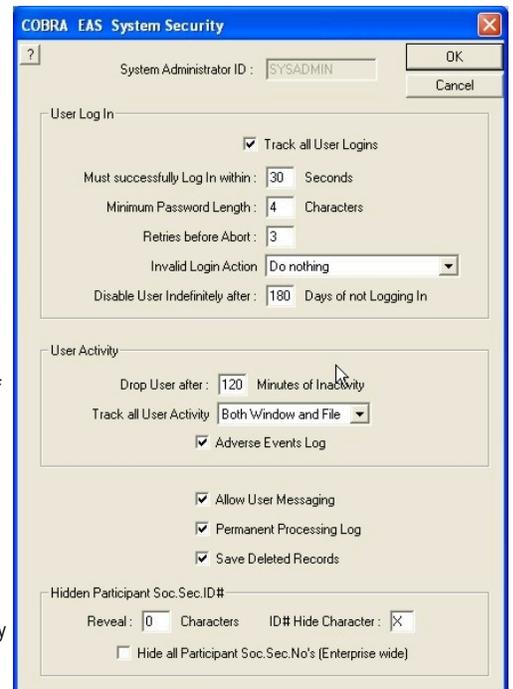
Optional 128 bit encryption of all data files.

Auto handling of invalid log in.

Auto program exit after an inactive period.

Number of log in retry attempts allowed.

Limit user to very specific activity and/or clients.



Billings And Payments

Comprehensive Billing And Payment Features That Let You Handle Any Situation...

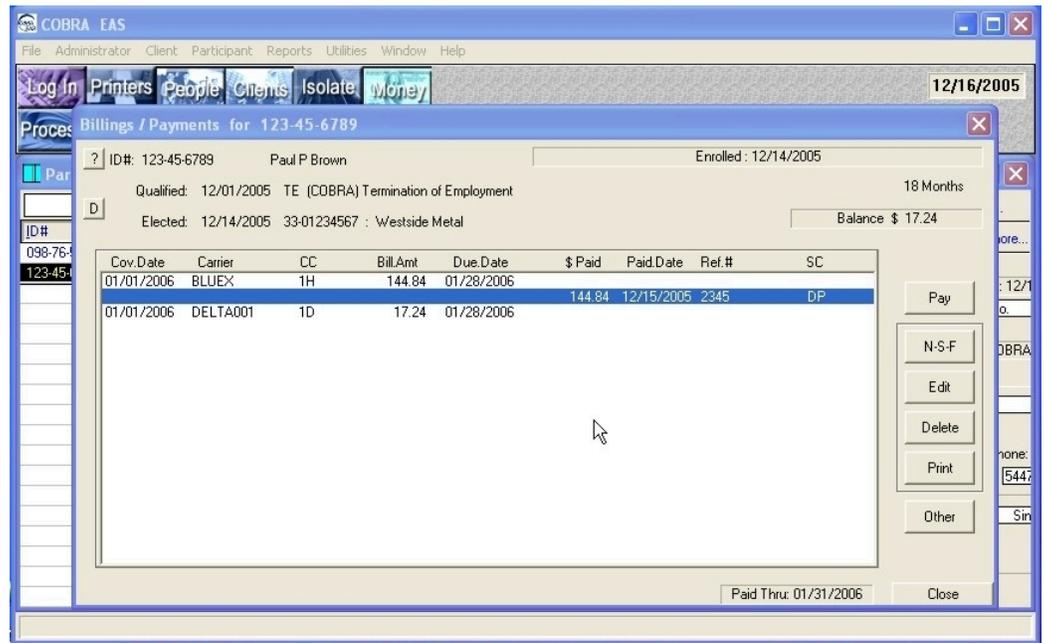
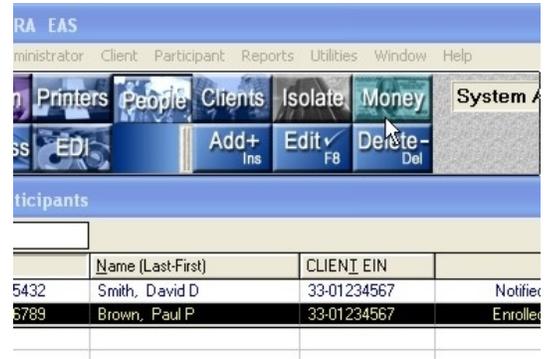
COBRA EAS includes sophisticated premium handling features that make the money part of COBRA easy. Choose from four billing methods:

1. Coupon Billing
2. Monthly Billing
3. All At Once Letter Bill
4. No Bill

Billings

The system creates a separate receivable for each coverage, for each period - payments are also specific to the coverage and period, providing a very accurate audit trail.

Some competing systems simply create all the bills due, then apply posted amounts to the last bill outstanding - giving you no way to later verify which payment was applied to which coverage and period.

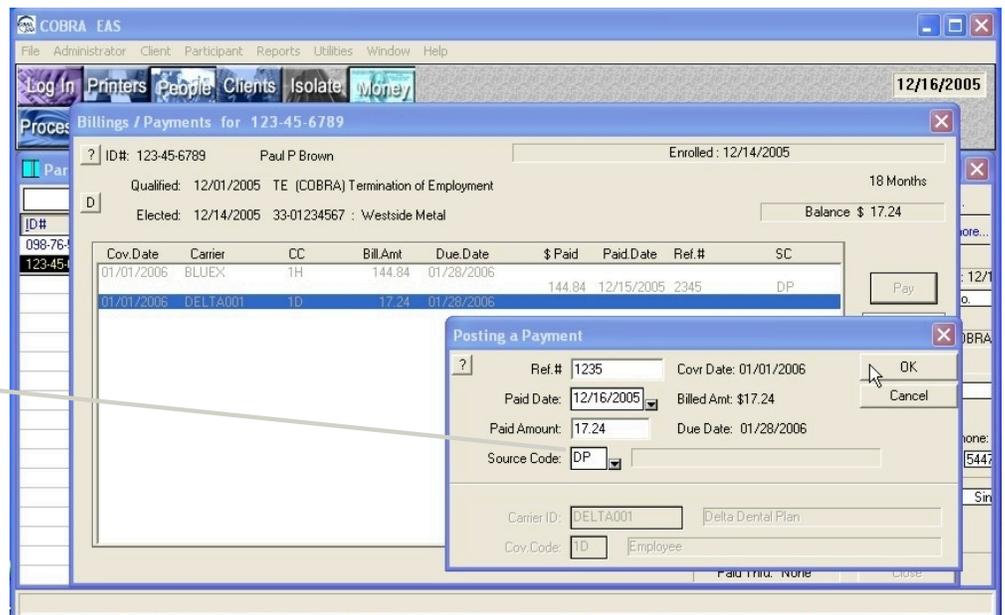


Payments

Payments can be posted individually or in a batch mode. The illustration on this page shows posting by individual. Batch mode posting is illustrated on the next page.

Note that the user can create a payment source code, in this illustration DP or Direct Pay to identify the source of each payment.

The system automatically handles NSF, advance, insignificant and significant under payments. Complete corrective features are provided that allow the user to easily correct payments that may have been erroneously entered. For example, when a payment was posted to the wrong coverage.



Billing/Payment Adjustments

In some competitor systems the only way to correct a billing or payment error is to delete the participant and payments - then re-enter both. COBRA EAS recognizes that mistakes do happen and lets you easily correct any situation.

Refund Automatically refund posted amounts and generate a letter including the refund reason.

Manual Bill Create a manual bill if you need to handle some special situation.

Retire Bill Stop billing for an amount that may be uncollectible while maintaining an automatic audit trail.

Apply Remove a payment from one billed coverage and apply it to another coverage.

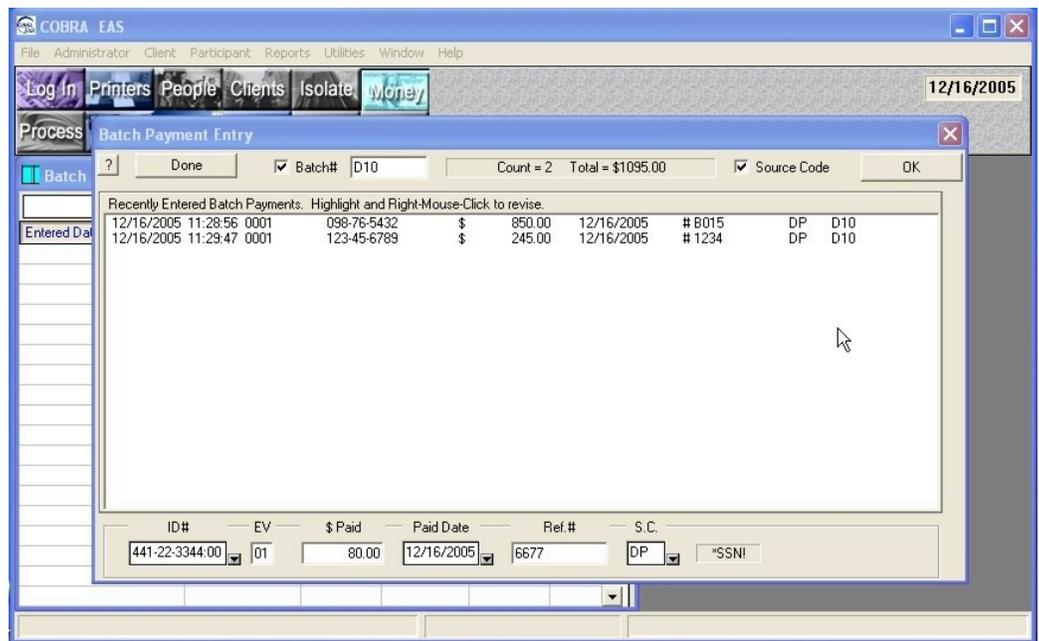
Delete Delete a billing or payment that was erroneously entered. The system automatically writes a detail note on this type of transaction to provide a complete audit trail.



Batch Mode Payments

Enter payments that meet system criteria using the batch mode process. Batch mode can handle the following payments:

1. Payment matches one billed amount;
2. Payment matches all amounts billed for one period;
3. Payment equals amount of all outstanding bills;
4. Payment equals amount of all outstanding bills for multiple periods.
5. When no billed amounts are outstanding the payment will post as an advance payment.



Optional Bar Code Scanner

With the optional bar code scanner you can print a bar code on billing coupons - then scan payments into the batch file.

The reader attaches to your keyboard - then you scan the bar code with the pen scanner to automatically enter the payment data into the batch window.

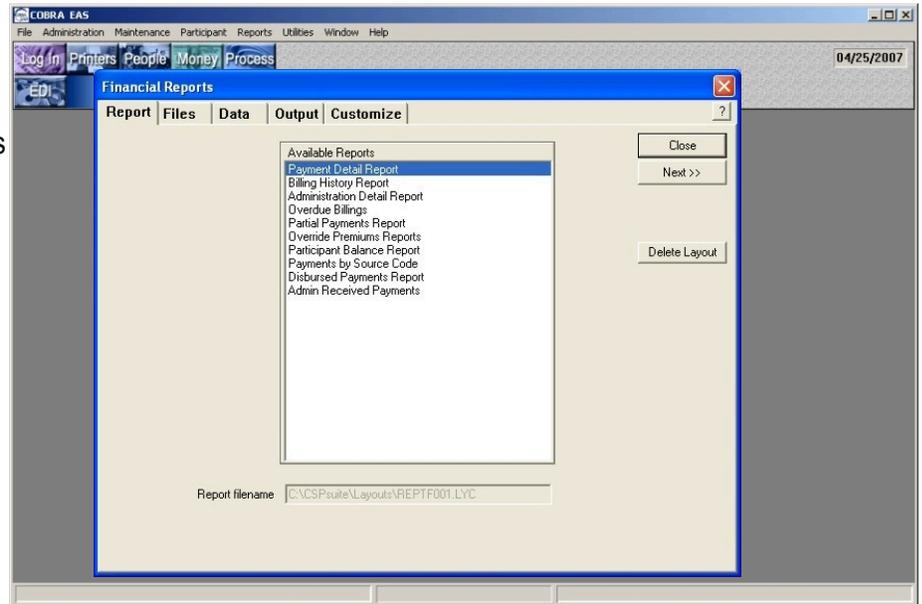


System Reports

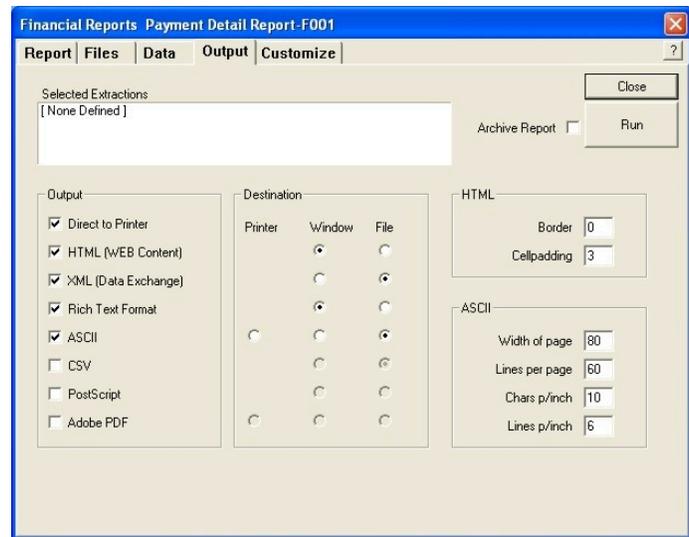
COBRA EAS includes an extensive reports capability. The system includes over 45 prepared reports, allowing you to output data selecting time frames, filters and other extract criteria. You also have the ability to create a "set" of reports that you regularly produce - then simply run all of the reports that you include in the "set" as a group.

When our prepared reports do not meet your need you can create your own custom reports, with your selected files, fields, sorts and detail groupings using the new report functionality.

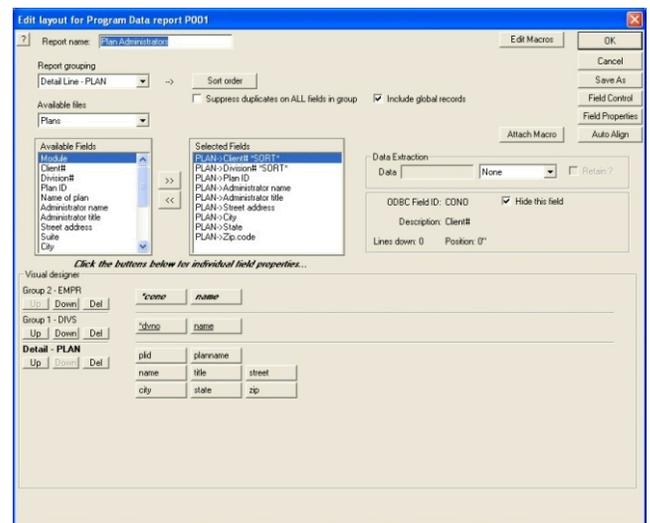
Just choose to output a financial, qualified person or program data report - select active or history file - select the report - type of output - then click on RUN.



Reports can be output to your printer, screen or a file, as HTML, XML, Rich Text or ASCII.



Use the custom report writer to create completely new reports including data from any applicable file or field in the program data dictionary.



Report F001: Run on 01/04/2006 at 10:11:33

Payment Detail Report

Soc.Sec.No	Name	Employee#	Covg Date	Paid Date	Paid	Check #	Source Code
PROV003 - Providence Health Plans							
Cov:1D							
123-44-9004:00	Jenkins	Paul	07/01/2005	07/15/2005	\$ 10.20	1332	DP
	Jenkins	Paul	08/01/2005	08/25/2005	\$ 10.20	1356	DP
Cov:1H							
123-44-9004:00	Jenkins	Paul	07/01/2005	07/15/2005	\$ 91.80	1332	DP
	Jenkins	Paul	08/01/2005	08/25/2005	\$ 91.80	1356	DP
					\$ 204.00	Coverages	
MAXI001 - MaxiCare HMO Plans							
Cov:1D							
187-33-2997:00	Smithson	Edward	E21496	06/01/2004	02/23/2004	\$ 8.16	614 DP
	Smithson	Edward	E21496	07/01/2004	02/23/2004	\$ 8.16	614 DP
	Smithson	Edward	E21496	08/01/2004	02/23/2004	\$ 8.16	614 DP
	Smithson	Edward	E21496	09/01/2004	08/15/2004	\$ 8.16	824 DP
	Smithson	Edward	E21496	10/01/2004	08/15/2004	\$ 8.16	824 DP
	Smithson	Edward	E21496	11/01/2004	08/15/2004	\$ 8.16	824 DP

F001 Payment Detail Report output to printer

Report P004 - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Address C:\CSPsuite\Reports\P004_SYS.htm
 Google Search 2 blocked Check AutoLink AutoFill Options
 Adobe Search Web ...attempting to retrieve buttons from Yahoo!

Report P004: Run on 01/04/2006 at 09:50:07

Rate Details

Division#	Carrier id	Eff start date	Eff end date	Rate	Admin fee
33-01234567 Westside Metal Mfg. Co.					
	BLUEX	01/01/2006	12/31/2006	\$ 142.00	2.0000 \$ 0.00
		01/01/2005	12/31/2005	\$ 125.00	2.0000 \$ 0.00
	DELTA001	01/01/2006	12/31/2006	\$ 16.90	2.0000 \$ 0.00
		01/01/2006	12/31/2006	\$ 29.00	2.0000 \$ 0.00

For further information contact...
 Benefit Service Corporation
 622 East Financial Way
 Suite 600
 Lincoln NB 02344-0987
 607 211 1212
Internet@bsc.com

P004 Rate Detail Report output to HTML

COBRA EAS has an extensive Import/Export capability, allowing you to easily exchange data with any other system.

Just click on the Electronic Data Interchange button to open the EDI program.

We include all of the tools needed for you to import any ascii, csv, composite or MS Excel file.

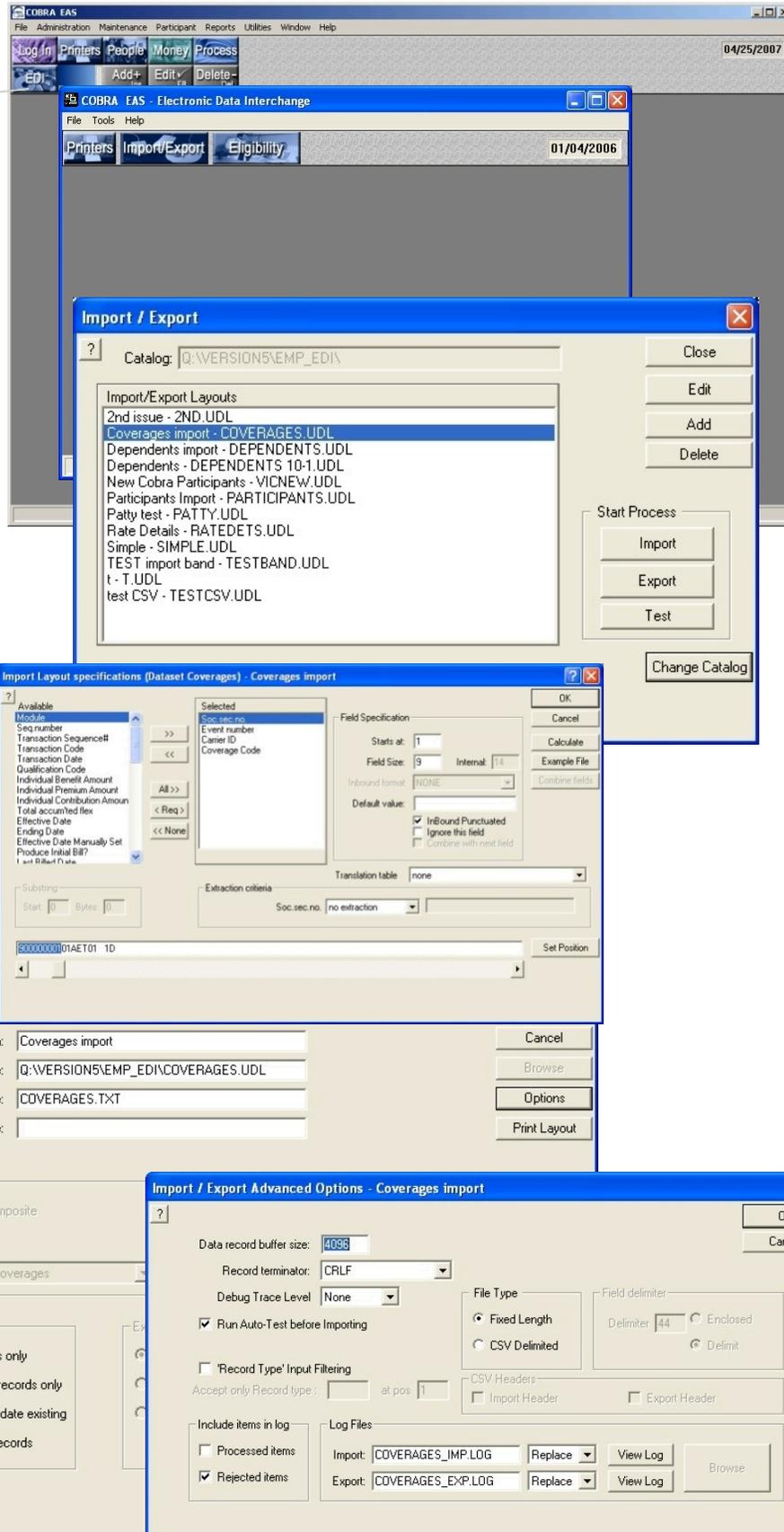
Maintain a catalog of layouts that you can recall as needed.

Select which fields to import/export from the drop down list.

Add any translation tables that may be needed.

Select special parameters and options - then run your layout as a test - when it's correct simply run.

A special scripting capability lets you schedule layouts to run unattended at set times and dates.



Edit Notices And Letters

Notices, Letters and Forms are a large part of COBRA administration -COBRA EAS includes all of the functionality needed to modify correspondence to meet the most demanding client request.

Just point to the letter in the browse - then choose edit from the right button menu.

The RTF editor uses Notepad or Wordpad to let you make changes to any text.

You can embed fields, place customizable program data tables anywhere in the letter, use style sheets, include graphics and even add special text when certain conditions exist - for example, include additional text if the participant lives in a certain state or is a union employee.

The image displays three overlapping screenshots of the COBRA EAS software interface:

- Top Screenshot (Letters List):** Shows a table with columns for Category, CLIENT EIN, Ltr.#, and Description. The list includes various COBRA notices such as "Open Enrollment Notice", "Missing Information Letter", "HIPAA Notice", and "Initial COBRA Information for Spouse".
- Middle Screenshot (Letter Editor):** Shows the "Letter Editor" window for letter ID 111E. It includes a description field, a font selection dropdown, and a large text area containing RTF code and a preview of the letter content. The preview shows a "COBRA CONTINUATION COVERAGE ELECTION NOTICE" with fields for name, address, and notification date.
- Bottom Screenshot (Format Dialog):** Shows the "Format / COVERAGES Data Table" dialog. It features two lists: "Available" (containing fields like Insurance Carrier Name, Coverage Description, etc.) and "Selected" (containing Family Suffix, Plan(Admin) ID, Coverage ID). Below the lists are checkboxes for various formatting options such as "Automatic Titles", "Double Spaced", and "Include All".

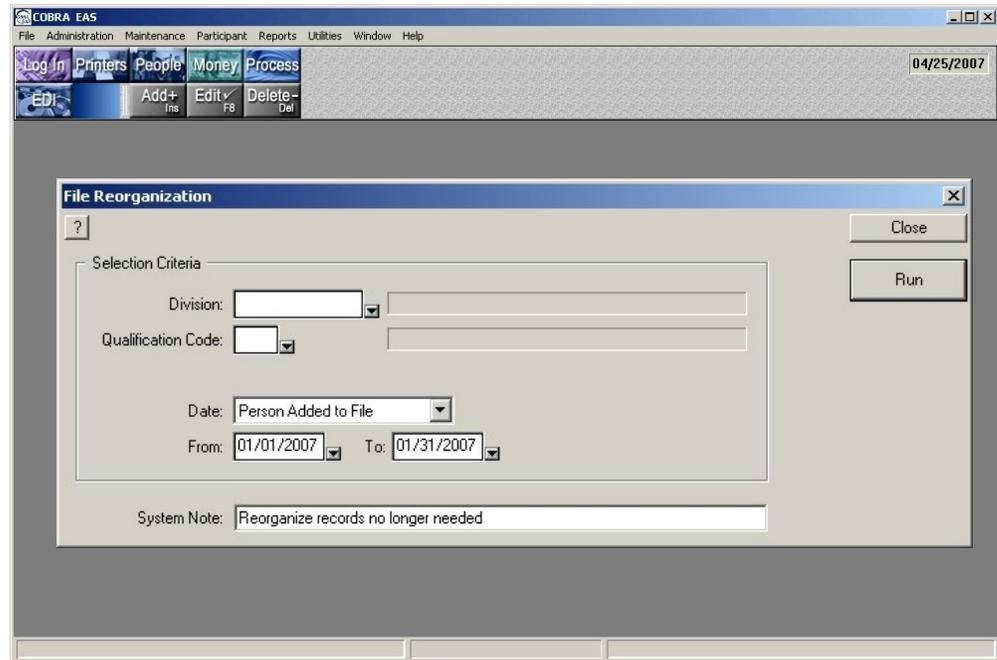
History & File Reorganization

Your ability to save and recall a complete history of all actions is critical to success in a court of law. While some of our competitors don't have any history functionality - others simply remove data but don't provide any way for you to ever use it again. COBRA EAS lets you view, recall or report on history at any time.

Reorganization

The REORG utility lets you transfer records that are no longer active to a separate history file in an orderly way.

The REORG can be done by client, division, qualification code or by date range.

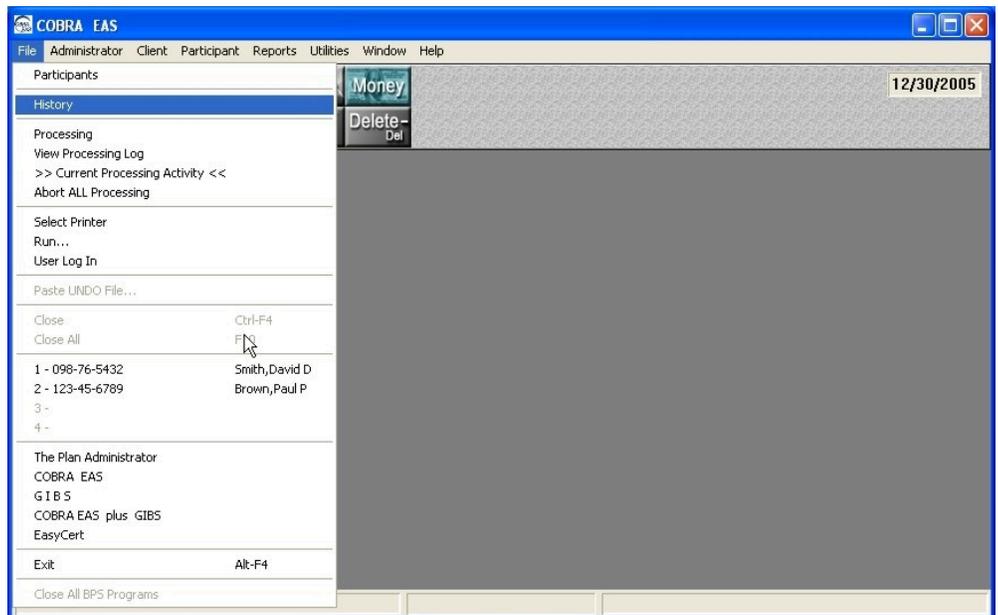


View - Reports

Just select History from the File Menu to use History in place of the active file at any time.

You can view any history record or run reports on the file. History records cannot be edited while using the file.

You can recall a participant record from history to the active file and edit it - however, an audit trail note record will then be created for all actions on the record.



History Files

The history file includes all participant, dependents, coverages, billings, payments, separate elections, notes and all letters sent. It's a complete audit trail record of every action taken during the time the person was in the active file, accessible at any time.

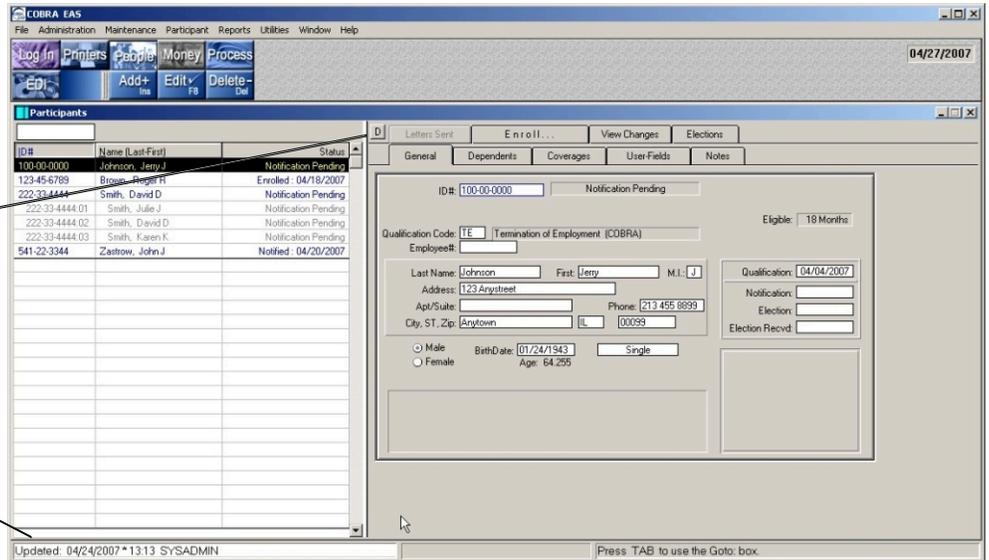
Extensive Audit Trail

Some of the most extensive features of the system are those we hope that you will never use - permanent records of every action completed, every letter output, history and archiving. Features that will provide the proof needed to withstand any challenge in the event that your administration practices are the subject of a lawsuit.

Operator Tracking

The audit trail starts with full tracking of all operator activity. To see *who* made the last change to a record and *when* it was made just click on the D-details button on each screen.

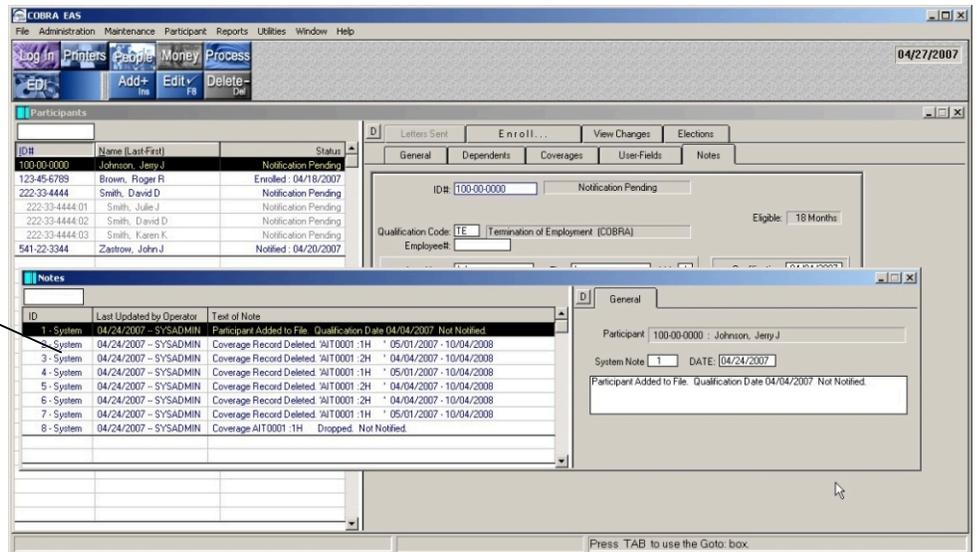
The view the details at the bottom of the window.



Permanent Notes

For more detail just choose NOTES from the right button menu to see a permanent record of all significant actions.

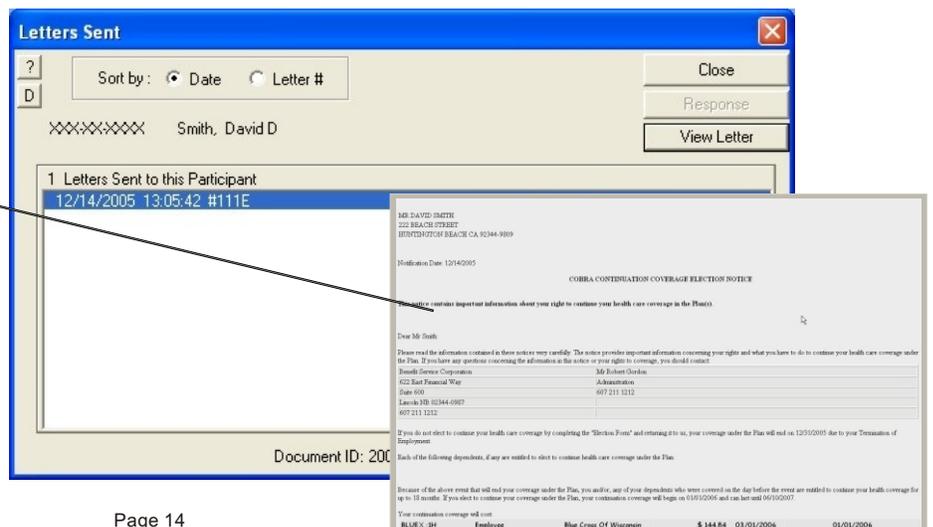
The system automatically keeps permanent notes that cannot be changed. The user can also write special notes that can only be changed by the person who created the note.



Letter Archiving

All letters are imaged just as they were originally output. Click on the View Letters tab to see all letters output for any participant. You can point to the letter to view it or reprint the letter at any time.

Letters can be permanently archived to CD, Tape or other storage media. A built-in search function is provided to let you find any archived letter by name, ID or client. **Instead of keeping volumes of paper records you maintain only the imaged copies.**



COBRA EAS COMPARISON CHECKLIST

<u>System Function</u>	<u>COBRA EAS</u>	<u>Other System</u>	<u>System Function</u>	<u>COBRA EAS</u>	<u>Other System</u>
(1) Does it require other software to run?	No	-----	(14) Can you run a process that automatically evaluates all of your data - then outputs whatever needs to be output?	Yes	-----
(2) Does the base cost include the letter editor, report writer, duplex printing, state law capability, and an import/export module?	Yes	-----	(15) Does it meet HIPAA security requirements?	Yes	-----
(3) Does it have event sequencing so that you can put the same person in multiple times?	Yes	-----	(16) Can it handle a health plan that ends last day worked and a dental plan that ends on the last day of the event month?	Yes	-----
(4) Does it let each family member make separate coverage elections then put all coverage on the same billing?	Yes	-----	(17) Does it automatically handle partial payments?	Yes	-----
(5) Does it have a limit on the number of plans or rates?	No	-----	(18) Does it automatically handle advance and NSF payments?	Yes	-----
(6) Can you put a person in a temporary Hold status?	Yes	-----	(19) Can you easily edit letters and Notices?	Yes	-----
(7) Does it handle multiple events?	Yes	-----	(20) Does it have a history capability that will take data no longer used, put it into a separate file that can be viewed or reported on? If not, your files will just get larger and contain many records that hamper your ability to get to those that are current.	Yes	-----
(8) Can you create and use custom letters?	Yes	-----	(21) Does it automatically keep an audit trail that will let you prove your actions in case of legal challenge?	Yes	-----
(9) Can you easily reprint billings and Notification letters?	Yes	-----	(22) Does it automatically keep an electronic copy of all letters and Notices sent that can be viewed or re-printed at any time?	Yes	-----
(10) Can you choose to use Coupon, Monthly, All At Once or No billing?	Yes	-----	(23) Can you set grace periods for each plan?	Yes	-----
(11) If you make a mistake entering a payment can it be corrected easily or do you need to delete and rebuild the entire record to fix it?	Yes	-----	(25) Does it let you not display all or part of Social Security numbers on correspondence?	Yes	-----
(12) Can you add your own character, date, logical and numeric user fields to hold special data that you may need?	Yes	-----			
(13) Is a web-enabled module available?	Yes	-----			

Other Quality Products Available From Benefit Plan Systems Corporation



GIBS

A very complete Group Insurance Billing System. Handles multiple categories of direct bill participants. Retirees, Medical Leave, Leave Of Absence and any other that the user can define. Each category can have separate administration parameters, correspondence, type of billing and more.



COBRA EAS plus GIBS

Combines the functionality of both the COBRA administration and GIBS, the direct bill system. All data is kept in one file so that you can work on both categories of participants without leaving one product and opening another.



EasyCert

EasyCert is an event oriented database for tracking all active employees and their eligible plans. It can output any amount of user developed correspondence, on a time basis set by the user, including Welcome letters, Plan Descriptions, Waiver Forms, Certificates Of Creditable Coverage Periods and more.



The Plan Administrator (TPA)

A very complete enrollment and eligibility maintenance system. Track all of your employees plans, costs, changes and more. Output a consolidated group billing. Very correspondence feature rich allowing you to customize all of your participant communications.



COBRA EAS with Variable Rates

Includes all of the great features in COBRA EAS plus a very sophisticated module that automatically rates based on one or more variables, such as age, length of service, health risk factors, sex and much more. Table driven rate data is very easy to insert and maintain.



EASWeb

Complete, real time, web interface allowing your COBRA participants to view all personal data and request an edit. Allow divisions to add new COBRA participants directly into the main data file. Imagine not having to answer all those COBRA questions.



ODBC Drivers

Allows direct database connectivity.



Bar Code Module

Print bar codes on payment coupons - scan in received payments in batch mode saving time and minimizing mistakes.



Suite 161 / 16 Technology Drive / Irvine CA 92618 800.523.8047 www.bencorp.com